

Your Rights And Responsibilities

As An Interstate Benefits Claimant

Your first responsibility as an Interstate Benefits Claimant is to understand the information in this booklet. It will help you understand the unemployment insurance program and how to claim your benefits.

Please read it carefully.



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Background

The State Unemployment Insurance (UI) programs and Job Services were created under the Social Security Act of 1935. Each state operates its own UI program based on Federal guidelines. Eligibility requirements and benefit amounts are determined by state officials under the state's law.

In most states, UI benefits are financed solely by an employer tax; however, in some states employees also pay a tax to help finance the program.

When you file an unemployment insurance claim, your last employer will be notified.

Because workers sometimes move from one state to another, all states voluntarily participate in the Interstate Benefit Payment Plan to assist each other with claims filed by people who have moved to another state, or who would have to travel unreasonable distances to file claims in states where they normally work.

Your claim is being processed under the Interstate Benefit payment system.

Interstate Claims

Being an Interstate claimant means that you are filing your claim in this state against another state, or that you no longer live in the state where your wages were earned.

The Agent State

The **agent state** is the state *in which you file* your claim against another state. The agent state will:

- ▼ give you your application;
- ▼ help you with required paperwork;
- ▼ transmit your claim;
- ▼ answer questions regarding your claim;
- ▼ assist you in your search for work;
- ▼ provide claim forms, if necessary; and
- ▼ give you information on how to call or write your liable state.

The Liable State

The **liable state** is the state against which your claim is filed. The liable state:

- ▼ determines your eligibility and benefit amount; and
- ▼ pays your benefits.

Combined Wage Claim

If you have earned wages in more than one state, it may be more beneficial to file a Combined Wage Claim. If you choose to file

a Combined Wage Claim, you must use **all** wages earned from **all** states during the base period, including federal and military wages.

Ask the **agent state** claims taker which type of claim is best for you.

The Process

After you file your initial application, most correspondence concerning your claim will be directly between you and your **liable state**.

About two weeks after the **agent state** electronically transmits your claim to the **liable state**, you will receive claim forms and other information about your claim from your **liable state**.

Some states take longer to send this information.

If the **agent state** provides claim forms so you can start filing for benefits, use them only until you receive your packet of forms and instructions from your **liable state**.

Note: Some states prefer that you claim benefits using only the forms they provide. If your **liable state** is one of those, the **agent state** will **not** provide claim forms. Your **liable state** will send them when it receives your application.

If you do not receive claim forms within two weeks, return to your **agent state** office to obtain claim forms.

Once you receive claim forms from your **liable state**, stop using the forms provided by the **agent state**.

Some states use a telephone voice response system - instead of forms - to handle claims. If your liable state is one of these, they will send you an information packet with instructions on how to file your claim by phone.

Because of your long-distance relationship with your **liable state**, the accuracy and completeness of the information you send is very important.

Make sure that:

- ▼ your social security number is on all claims, attachments and correspondence;
- ▼ your address is correct, including zip code;
- ▼ you sign your claim and other correspondence;
- ▼ you have provided your telephone number (*or a message number*) so you can be reached to answer questions; and
- ▼ you complete all forms accurately and legibly with sufficient detail.

Eligibility

Eligibility requirements to receive unemployment insurance (UI) vary slightly between the states; however, every state requires that you qualify on a **monetary** as well as, on a **nonmonetary** basis.

Monetary eligibility is based on having worked enough hours for one or more employers who pay taxes into the UI system.

Nonmonetary eligibility requires that:

- ▼ you are unemployed through no fault of your own;
- ▼ you are **able** to work; and
- ▼ you are **available** for work, including that you have no problems with school, self-employment, childcare or transportation.

Monetary Determination

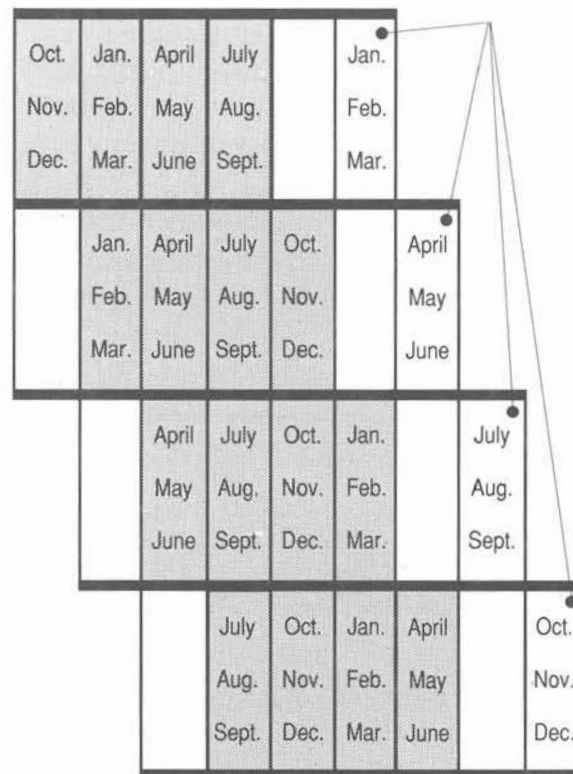
The information you receive from your **liable state** will include a monetary determination:

- ▼ showing whether or not your **base period** wages are enough to establish a monetary entitlement; and
- ▼ listing all of the employers in the **liable** state who reported wages for you.

Base Period

The basic **base period** used by most states is the first four of the last five completed calendar quarters.

If you file your claim in:



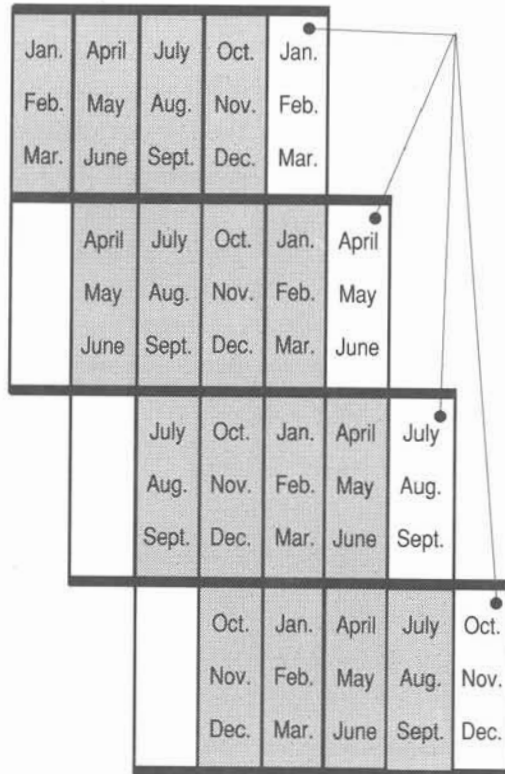
Your **base period** is the shaded area.

Some states use the one-year period immediately preceding the effective date of your claim.

A few states use some other one-year period preceding your claim.

Many states have an **alternate base period** that can be used if you don't qualify on the basis of employment and wages during the basic base period.

If you file your claim in:



Your **alternate base period** is the shaded area.

The **base period** used by your **liable** state will be shown on your monetary determination.

(See matrix of state-specific information on pages 20 and 21)

Note: Most states have a qualification requirement for a second benefit year on back-to-back claims.

Note: If your liable state is one that uses the one-year period immediately preceding your claim, or an alternate base period, it will take longer to issue a monetary determination because that state must request your employment and wage information from your former employers by mail after it receives your claim.

When you receive your **monetary determination**, make sure that:

- ▼ all of your base period employers are listed; and
- ▼ all of your base period wages are listed.

If some of your wages are incorrect or missing:

- ▼ return to this office with any proof you have to verify employment or wages; or
- ▼ write a letter of explanation to your **liable** state and request a redetermination **within the appeal period** shown on the determination.

Include your social security number and attach copies of wage stubs, W-2 form, or any proof of your employment.

Note: Never send original documents.

Benefit Year

Once you receive a qualifying monetary determination, you have established a ***benefit year***.

Your ***benefit year*** lasts about one year from the effective date of your first application.

Note: That does not necessarily mean you will receive benefits for an entire year. Your monetary determination represents the maximum amount of benefits you will be able to receive during your benefit year.

Nonmonetary Determination

In addition to qualifying monetarily, there are ***nonmonetary*** requirements you must meet in order to qualify for UI benefits:

Reason for Unemployment

- ▼ Unemployed through no fault of your own;
- ▼ Laid off for lack of work;
- ▼ Quit your job with good cause or
- ▼ Fired for other than misconduct.

Able to work

- ▼ ***Physically*** able to perform the kind of work you are qualified to do.

Available for work

- ▼ Immediately available to accept suitable work within your training, experience and ability; and
- ▼ No problems with childcare or transportation.

Note: School attendance, self-employment, receipt of other income and participating in a labor dispute *could* affect your eligibility, depending on the requirements of your ***liable*** state.

If your ***liable*** state has any questions or concerns regarding your eligibility, they will contact you. Once all available information is obtained, they will issue a ***nonmonetary determination***, stating the reason for the decision.

Appeals

If your benefits are denied and you don't agree with the decision:

- ▼ You have a right to appeal the decision.
- ▼ Information concerning your appeal rights and the appeal period will be outlined on the document you receive.

If you remain unemployed while your appeal is pending, you must:

- ▼ continue to file your claim forms;
- ▼ continue to look for work; and
- ▼ meet all other eligibility requirements.

Note: By continuing to file your claim and meeting eligibility requirements, you will receive benefits for those weeks should the final decision be in your favor.

Waiting Period

Most states require that you serve a one-week, unpaid waiting period at the beginning of your benefit year before you begin to receive benefits.

You must file a claim for that week and meet the same eligibility criteria as if you were to receive benefits for that week.

Dependents Allowance

Some states add a **dependent allowance** to their weekly benefit amount.

If your **liable** state pays a **dependent allowance** and you indicate on your application that you have dependents, you will receive a request for additional information so a dependents allowance determination can be made.

(see matrix of state-specific information on pages 20 and 21.)

Continuing to Qualify

Once you have established your UI claim, you must continue to meet eligibility requirements in order to continue receiving UI benefits.

Search for Work

While claiming UI Benefits, you must continue to search for work. Keep a record of every employer you contact, including:

- ▼ company name;
- ▼ address and telephone number;
- ▼ date of contact;
- ▼ name of person with whom you spoke; and
- ▼ Results of the contact (*"not hiring", "come back later", etc.*)

You may be asked to report to the **agent** state office for an interview concerning your search for work or for referral to a job.

If you are unable to provide work search information, or refuse a job offer, your benefits **could** be denied.

Able to Work

While claiming benefits, you must indicate on your claim form whether there were any days on which you were not able to work, due to illness, injury, vacation or for any other reason.

Available For Work

You must indicate on your claim form if there were any days during the claim period you were not available for work because you were without childcare, transportation, etc.

Report Earnings and Income

If you work during any week for which you claim benefits, you must report:

- ▼ your gross earnings whether or not you have received your pay;
- ▼ the employer's name and *mailing* address;
- ▼ the dates you worked; and
- ▼ the reason for your separation, if you are no longer working.

Note: All wages must be reported for the week in which you earned them, not when you were paid.

In addition to reporting wages, you must report any income, including:

- ▼ self-employment;
- ▼ pension;
- ▼ annuity;
- ▼ Social Security benefits;
- ▼ severance pay;
- ▼ vacation pay;
- ▼ commissions;
- ▼ holiday pay;
- ▼ back-pay;

- ▼ industrial accident insurance;
- ▼ room and board; or
- ▼ any income.

Note: Failure to report any earnings or income *could* result in a denial of prior and future benefits and an *overpayment* which you would have to repay.

Fraudulent Claims

Each state maintains a computer file of all wages paid by employers in the state. One of the purposes of these files is to detect fraudulent claims by people who are working and claiming benefits at the same time.

To detect fraudulent claims filed through the Interstate system, all states participate in a nationwide crossmatch of wage and benefit files.

When To File

Make sure the period you are claiming has ended **before** the date on which you sign and mail your claim.

Mailing your claim form early - before the end of the claim period - could result in a denial or delay of benefits.

Confidentiality

Only you can claim benefits on your account. No one else can file your claim for you.

Only you can make inquiries regarding your claim. Information will not be released to friends or relatives.

Reporting To Agent State Office

You must return to the **agent** state office, if:

- ▼ you return to work, then again, become unemployed;
- ▼ you move;
- ▼ you stop filing due to illness, vacation, etc.; or
- ▼ you are instructed to do so.

Note: Failure to report to the **agent** state office in any of the above situations could result in a delay or denial of future benefits.

When Benefits Are Exhausted

When your benefits are exhausted or your benefit year has ended, you will be notified by your **liable** state.

Return to the **agent** state office to find out if there are any additional benefits to which you are entitled.

If you previously worked in more than one state, you **could** have a monetary entitlement under one of those states' laws. The **agent** state claims taker can advise you regarding your filing options.

IRS Reports

Since you are required to report income from your unemployment insurance benefits when you file your income tax return, your **liable** state will send both you and the Internal Revenue Service (IRS) an annual statement showing benefits paid.

Other Services

In addition to assisting you with your UI claim, our Job Service Offices offer free assistance to help you return to full-time, meaningful employment.

Ask your **agent** state claims taker about their services available to you.

First 4 of last 5 quarters
52 weeks preceding base year
Last 4 quarters
Uniform calendar years
Alternate base period
Waiting week
States will send packets
Pays dependents allowance

Type of Base Period

Alabama	.				.	.	
Alaska	.				.	.	.
Arizona	.				.	.	
Arkansas	.				.	.	
California	.				.	.	
Colorado	.				.	.	
Connecticut	.				.	.	.
Delaware	.				.	.	
District of Columbia	.				.	.	.
Florida	.				.	.	
Georgia	.				.	.	
Hawaii	.				.	.	
Idaho	.				.	.	
Illinois	.				.	.	.
Indiana	.				.	.	.
Iowa	.				.	.	.
Kansas	.				.	.	
Kentucky	.				.	.	
Louisiana	.				.	.	
Maine	.			.	.	.	.
Maryland	.				.	.	.
Massachusetts	.			.	.	.	.

First 4 of last 5 quarters
52 weeks preceding base year
Last 4 quarters
Uniform calendar years
Alternate base period
Waiting week
States will send packets
Pays dependents allowance

Michigan	.	.				.	.
Minnesota	.					.	.
Mississippi	.					.	.
Missouri	.					.	.
Montana	.					.	.
Nebraska	.	.				.	.
Nevada	.				.	.	.
New Hampshire	.		.			.	.
New Jersey	.				.	.	.
New Mexico	.					.	.
New York	.	.			.	.	.
North Carolina	.					.	.
North Dakota	.					.	.
Ohio	.				.	.	.
Oklahoma	.					.	.
Oregon	.					.	.
Pennsylvania	.					.	.
Puerto Rico	.					.	.
Rhode Island	.				.	.	.
South Carolina	.					.	.
South Dakota	.				.	.	.
Tennessee	.					.	.
Texas	.				.	.	.
Utah	.					.	.
Vermont	.				.	.	.
Virgin Islands	.					.	.
Virginia	.					.	.
Washington	.				.	.	.
West Virginia	.					.	.
Wisconsin	.					.	.
Wyoming	.					.	.

Notes



IDES is an equal opportunity employer and complies with all state and federal nondiscrimination laws in the administration of its programs. Auxiliary aids and services are available upon request to individuals with disabilities. The IDES Equal Employment Opportunity (EEO) officer is responsible for compliance and can be reached at 312/793-9290 or (TDD) 312/793-9350.